

IN RE:

HENRY DANIEL ALWARD

Debtor(s)

Ronda J. Winnecour  
Movant  
vs.  
No Respondents.

Case No.:15-10943 TPA

Chapter 13

Document No.: 71

ORDER OF COURT

AND NOW, this 20th day of January, 2021, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED and DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT  
  
U.S. BANKRUPTCY JUDGE JLM

In re:  
Henry Daniel Alward  
Debtor

Case No. 15-10943-TPA  
Chapter 13

District/off: 0315-1  
Date Rcvd: Jan 20, 2021

User: aala  
Form ID: pdf900

Page 1 of 3  
Total Noticed: 43

The following symbols are used throughout this certificate:

**Symbol** **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

## CERTIFICATE OF NOTICE

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 22, 2021:**

Recip ID	Recipient Name and Address
db	+ Henry Daniel Alward, 735 Wilson Avenue, Franklin, PA 16323-2750
cr	+ Peoples Natural Gas Company, LLC, Attn: Dawn Lindner, 225 North Shore Drive, Pittsburgh, PA 15212-5860
14104130	AMERICAN EXPRESS BANK, FSB, C/O BECKET AND LEE LLP, POB 3001, MALVERN, PA 19355-0701
14104131	+ Aes/m&t Elt - Pheaa, Po Box 61047, Harrisburg, PA 17106-1047
14104132	+ American Express, Po Box 3001, 16 General Warren Blvd, Malvern, PA 19355-1245
14104133	+ American Express, P.O. Box 981537, El Paso, TX 79998-1537
14104134	++ BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238 address filed with court:, Bank Of America, Attention: Recovery Department, 4161 Piedmont Pkwy., Greensboro, NC 27410
14104138	++ CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034 address filed with court:, Citibank Sd, Na, Attn: Centralized Bankruptcy, Po Box 20363, Kansas City, MO 64195
14104136	+ Cbna, Po Box 6189, Sioux Falls, SD 57117-6189
14104139	+ Citibank Sd, Na, Pob 6241, Sioux Falls, SD 57117-6241
14104141	+ Citibank/The Home Depot, Po Box 6497, Sioux Falls, SD 57117-6497
14104140	+ Citibank/The Home Depot, Citicorp Credit Svcs/Centralized Bankrup, Po Box 790040, Saint Louis, MO 63179-0040
14335697	ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408
14104147	+ Eaton Family Credit Un, 333 Babbitt Road Suite 100, Euclid, OH 44123-1636
14104148	+ Front Point Security System, 1595 Spring Hill Road, Suite 110, Vienna, VA 22182-2228
14104149	M&t Credit Services Ll, 1100 Worley Drive, Consumer Asset Management 2nd Floor/Attn, Williamsville, NY 14221
14125147	+ PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
14142375	SANTANDER BANK, N.A., ATTN: BANKRUPTCY DEPT., MC: 10-6438-FB4, 601 PENN STREET, READING, PA 19601
14104154	+ Santander Bank Na, 1130 Berkshire Boulevard, Wyomissing, PA 19610-1242

TOTAL: 19

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	Email/PDF: rmscidi@recoverycorp.com	Jan 21 2021 03:32:23	Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605
14104143	Email/Text: Bankruptcy.RI@Citizensbank.com	Jan 21 2021 04:46:00	Citizens Bank, 480 Jefferson Blvd, Warwick, RI 02886
14104142	Email/Text: Bankruptcy.RI@Citizensbank.com	Jan 21 2021 04:46:00	Citizens Bank, Attn: Bankruptcy Dept, 443 Jefferson Blvd Ms Rjw-135, Warwick, RI 02886
14104145	Email/PDF: DellBKNotifications@resurgent.com	Jan 21 2021 03:20:55	Dell Financial Services, 1 Dell Way, Round Rock, TX 78682
14104144	Email/PDF: DellBKNotifications@resurgent.com	Jan 21 2021 03:20:54	Dell Financial Services, Dell Financial Services Attn: Bankrupcty, Po Box 81577, Austin, TX 78708
14108551	Email/Text: mrdiscen@discover.com	Jan 21 2021 04:46:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14104146	+ Email/Text: mrdiscen@discover.com	Jan 21 2021 04:46:00	Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316
14178745	+ Email/Text: kburkley@bernsteinlaw.com		

District/off: 0315-1

User: aala

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Date Rcvd: Jan 20, 2021

Form ID: pdf900

Total Noticed: 43

14104137	Email/PDF: ais.chase.ebn@americaninfosource.com	Jan 21 2021 04:49:00	Duquesne Light Company, c/o Peter J. Ashcroft,, Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower,, Pittsburgh, PA 15219-1945
14104150	+ Email/Text: camanagement@mtb.com	Jan 21 2021 03:32:14	Chase Card, Po Box 15298, Wilmington, DE 19850
14159923	+ Email/Text: bankruptcydpt@mcmcg.com	Jan 21 2021 04:47:00	M&t Credit Services Ll, 1 Fountain Plz Fl 4, Buffalo, NY 14203-1420
14104152	+ Email/Text: bankruptcynotices@psecu.com	Jan 21 2021 04:48:00	Midland Credit Management,Inc, as agent for MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
14104151	+ Email/Text: bankruptcynotices@psecu.com	Jan 21 2021 04:49:00	P S E C U, 1500 Elmerton Ave, Harrisburg, PA 17110-2990
14118982	+ Email/Text: bankruptcyteam@quickenloans.com	Jan 21 2021 04:49:00	P S E C U, Attention: Bankruptcy, Po Box 67013, Harrisburg, PA 17106-7013
14104153	+ Email/Text: bankruptcyteam@quickenloans.com	Jan 21 2021 04:49:00	Quicken Loans Inc., 635 Woodward Avenue, Detroit, MI 48226-3408
14109454	Email/PDF: rmscidi@recoverycorp.com	Jan 21 2021 03:32:23	Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
14104156	+ Email/PDF: gecscdi@recoverycorp.com	Jan 21 2021 03:20:44	Synchb/levin Furniture, 950 Forrer Blvd, Kettering, OH 45420-1469
14104157	+ Email/PDF: gecscdi@recoverycorp.com	Jan 21 2021 03:26:31	Synchb/roomful Express, C/o Po Box 965036, Orlando, FL 32896-0001
14104159	+ Email/PDF: gecscdi@recoverycorp.com	Jan 21 2021 03:26:31	Synchrony Bank/ Old Navy, Po Box 965005, Orlando, FL 32896-5005
14104158	+ Email/PDF: gecscdi@recoverycorp.com	Jan 21 2021 03:32:11	Synchrony Bank/ Old Navy, Attention: GEMB, Po Box 103104, Roswell, GA 30076-9104
14104160	+ Email/PDF: gecscdi@recoverycorp.com	Jan 21 2021 03:20:44	Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 103104, Roswell, GA 30076-9104
14104161	+ Email/PDF: gecscdi@recoverycorp.com	Jan 21 2021 03:32:10	Synchrony Bank/Amazon, Po Box 965015, Orlando, FL 32896-5015
14104163	+ Email/PDF: gecscdi@recoverycorp.com	Jan 21 2021 03:32:09	Synchrony Bank/Lowes, Po Box 956005, Orlando, FL 32896-0001
14104162	+ Email/PDF: gecscdi@recoverycorp.com	Jan 21 2021 03:20:44	Synchrony Bank/Lowes, Attention: Bankruptcy Department, Po Box 103104, Roswell, GA 30076-9104

TOTAL: 24

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Duquesne Light Company
cr		Quicken Loans Inc.
cr		Santander Bank, NA
cr	*	ECMC, P.O. Box 16408, St. Paul, MN 55116-0408
14104135	*P++	BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238, address filed with court;, Bank Of America, Po Box 982235, El Paso, TX 79998
14104155	*+	Santander Bank Na, 1130 Berkshire Blvd, Wyomissing, PA 19610-1242

TOTAL: 3 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 22, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 20, 2021 at the address(es) listed below:

Name	Email Address
Andrew F Gornall	on behalf of Creditor Quicken Loans Inc. andygornall@latouflawfirm.com
Brian Nicholas	on behalf of Creditor Quicken Loans Inc. bnicholas@kmllawgroup.com
Daniel P. Foster	on behalf of Debtor Henry Daniel Alward dan@mrdebtbuster.com katie@mrdebtbuster.com;kaitlyn@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
James A. Prostko	on behalf of Creditor Santander Bank NA pawb@fedphe.com
Jerome B. Blank	on behalf of Creditor Santander Bank NA pawb@fedphe.com
Joseph P. Schalk	on behalf of Creditor Santander Bank NA jschalk@barley.com, sromig@barley.com
Joshua I. Goldman	on behalf of Creditor Quicken Loans Inc. jgoldman@kmllawgroup.com kevin.shatley@padgettlawgroup.com;angelica.reyes@padgettlawgroup.com
Mario J. Hanyon	on behalf of Creditor Santander Bank NA mario.hanyon@brockandscott.com, wbecf@brockandscott.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Peter J. Ashcroft	on behalf of Creditor Duquesne Light Company pashcroft@bersteinlaw.com ckutch@ecf.courtdrive.com;acarr@bersteinlaw.com
Ronda J. Winnecour	cmeccf@chapter13trusteewdpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com, Equitablebankruptcy@peoples-gas.com

TOTAL: 12